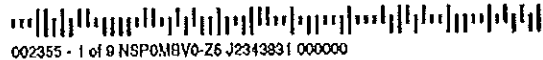


Chase
P.O. Box 469030
Glendale, CO 80246-9030



June 25, 2014



002355 - 1 of 8 NSP0MBV0-Z6 J2343831 000000

BETHANNE WASKO
PO BOX 6031040
C/O DANN LAW FIRM
CLEVELAND, OH 44103



We've received your mortgage assistance request

Account: 24566804
Property Address: 601 E. Western Reserve Rd., Unit 1802
Poland, OH 44514

Dear Bethanne Wasko:

You let us know that you need assistance with your mortgage loan. This letter includes a list of all the forms and documents you might need to complete for us to determine your eligibility. Please review this list, identify the form(s) or document(s) that apply to your specific situation, and complete and send them to us. This letter also explains the assistance options for which you may be reviewed.

We need to receive all of the required form(s) and document(s) by August 30, 2014, so we can review your request.

Please be sure to send all of the form(s) and document(s) we need to review your request at the same time and to write your name and account number on each page. Once we receive this information, we'll contact you within 30 days to let you know the option(s) for which you're eligible and next steps.

If you have other mortgages or liens that are not serviced by Chase, we encourage you to contact that servicer to find out if you are eligible for assistance with those mortgages or liens.

This is updated information as of June 25, 2014, and replaces any letter you've already received that explains the form(s) or document(s) we need to review your application for mortgage assistance.

We're here to answer your questions. Call us at one of the telephone numbers below if you'd like to talk about your options. If you are not satisfied with any aspect of our service, please let us know right away and we'll connect you with a supervisor.

Sincerely,

RICHARD PATTON
Customer Assistance Specialist
Chase
Direct Phone: 1-8774963138, Extension 3463136
1-800-582-0542 TTY
1-866-282-5682 Fax



Important Legal Disclosures and Notices

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.



<u>Required Document</u>	<u>Received</u>	<u>Status</u>	<u>Next Steps</u>
Social Security, Disability or Death Benefits, Pension, Public Assistance or Unemployment: benefits statement; proof of monthly insurance benefits or government assistance (if applicable) or letter from the provider with the amount, frequency and duration of the benefit (if there's a set expiration date). Two most recent bank statements showing receipt of payment; send all statement pages, even if a page is blank	Bank statements		
Signed and dated verification of employment letter on company letterhead that shows year-to-date paid amount with a paid-through date.	Not received		
Copy of one of these documents showing rental income: current rental agreement(s) or handwritten lease agreement(s)/contract(s)	Not received		
Signed and dated written hardship letter with details about the reason why you are currently behind on your mortgage payments, as well as information about any previous mortgage defaults, what caused them, and how they were resolved (for example, with a modification or a repayment plan)	Not received		
Copy of most recent W-2 statement	IRS Form W-2 (Wage and Tax Statement)	Pending our Review.	There is nothing needed from you at this time for this document.
Proof of financial assets or income from financial assets; include all pages of statements, even if a page is blank	Bank statements	Pending our Review.	There is nothing needed from you at this time for this document.
Letter of Explanation for why you have not filed tax returns	Not received		
Most recent completed tax return (signed with all pages) or most recent filed and proof of extension (signed with all pages)	Tax returns	Pending our Review.	There is nothing needed from you at this time for this document.



<u>Required Document</u>	<u>Received</u>	<u>Status</u>	<u>Next Steps</u>
Applicable documents, such as court certified letters of executor or copy of the Power of Attorney, signed and notarized by the borrower to act on the borrower's behalf in this matter	Not received		
Military proof of service such as copy of Certificate of Release or Discharge from Active Military Duty (DD214) or copy of Enlisted Records Brief or Officer Records Brief indicating service dates	Not received		
The executed modification or refinance documents for your first lien account	Not received		
Additional Documentation	IRS Form 1099 (Miscellaneous Income)	Pending our review	There is nothing needed from you at this time for this document.



Important Contact Information

How to send us information

Send your application forms and documents with your full name and account number on each page to:

Fax: 1-866-282-5682

Mail: Chase
P.O. Box 469030
Glendale, CO 80246-9030

FedEx: Chase
710 South Ash Street, Suite 200
Glendale, CO 80246-1989



Chase and FedEx Office offer a free, easy way to return your forms and documents. To find the nearest FedEx Office location offering this service, visit fedex.com/us/office and enter your ZIP code in the "Location" drop down box and select Enter. Bring your documents to one of these select FedEx Office locations and say "I am returning documents to Chase Mortgage." Provide your name, ZIP code, and phone number to the counter agent, and FedEx will ship your documents to us at no charge.

If you are not fully satisfied with any aspect of our review of your request, please call us right away or contact us at:

Fax (preferred method): 1-866-590-3805

Mail: Chase
Mail Code: LA4-5555
700 Kansas Lane
Monroe, LA 71203-4774

Email: chase.nonapproval.disputes@chase.com

You can send us a Notice of Error, Information Request or Qualified Written Request as part of the Real Estate Settlement Procedures Act to ask for information or to dispute errors about the servicing of your mortgage loan.

To do so, send us a separate letter that describes the issue and include any supporting documents. Please mail it to our exclusive address for the receipt and handling of these requests:

Mail: Chase
P.O. Box 183166
Columbus, OH 43218-3166

HOPE NOW Support and Guidance For Homeowners

You can call or visit the website of the U.S. Department of Housing and Urban Development or U.S. Department of the Treasury-sponsored HOPE Hotline Number and ask for "MHA Help" to get free assistance or find a Housing and Urban Development approved nonprofit counselor.

U.S. Department of Housing and Urban Development

Telephone Number: 1-800-569-4287
Website: hud.gov/offices/hsg/sfh/hcc/fc/

HOPE NOW

Telephone Number: 1-888-995-HOPE(1-888-995-4673)
Website: HopeNow.com

Servicer: ChaseLoan Number: 24566804**DODD-FRANK CERTIFICATION**

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub.L.111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

Bethanne Wasko

Date

Date

Date

Date



SAMPLE PROFIT & LOSS STATEMENT

Any borrower(s) who is/are self-employed or an independent contractor should complete this form if they do not already have their own profit and loss form.

Company Name: _____ Percent of Ownership _____ %

Company Address: _____

Type of Business: _____

Borrower Name(s): _____

Loan Number: _____

Dates Reported (MM/DD/YY - MM/DD/YY) _____

(Must be minimum of 3 full months)

Please fill in the fields that apply to your business

GROSS INCOME	
Gross Sales (Total amount of income from sales or service before subtracting expenses)	\$ _____
Other Income (Any other additional funds earned through the company such as payments from people leasing space or payments from investors)	\$ _____
Total GROSS INCOME BEFORE TAXES	\$ _____

EXPENSES	
Cost of Goods Sold (Direct costs to produce or obtain the goods sold by the company)	\$ _____
Accounting and Legal Fees	\$ _____
Advertising	\$ _____
Insurance (Do <u>not</u> include homeowner insurance)	\$ _____
Maintenance and Repairs	\$ _____
Supplies	\$ _____
Payroll Expenses (Salaries and wages for borrower(s) on the mortgage loan)	\$ _____
Payroll Expenses (Salaries and wages for employees who are not borrower(s) on the mortgage loan)	\$ _____
Postage	\$ _____

(Over, please)

SAMPLE PROFIT & LOSS STATEMENT

Please fill in the fields that apply to your business

Rent	\$
Licenses	\$
Taxes (Do <u>not</u> include Real Estate taxes on the property; do <u>not</u> include Income Taxes on the business - include the total of any other taxes that you have to pay for the business)	\$
Telephone	\$
Travel/Transportation	\$
Utilities	\$
Other (Total and explanation of any other expenses not already listed)	\$
Total EXPENSES	\$

NET INCOME	
Net Income Before Taxes	\$
Taxes (Paid on Business Income)	\$
Total NET INCOME AFTER TAXES	\$

By signing this document, I/we certify that all the information is truthful. I/we understand that knowingly submitting false information may constitute fraud.

Borrower Name(s) _____

Signature _____ Date _____

Signature _____ Date _____



Fax Cover Sheet

Date: _____/_____/_____

Fax Number: 1-866-282-5682

To: Chase
P.O. Box 469030
Glendale, CO 80246-9030

From: MORTGAGOR NAME: Bethanne Wasko

PROPERTY ADDRESS: 601 E. Western Reserve Rd., Unit 1802
Poland, OH 44514

LOAN NUMBER: 24566804

Re: Modification Program

Pages _____
(including fax cover sheet):

Notes:

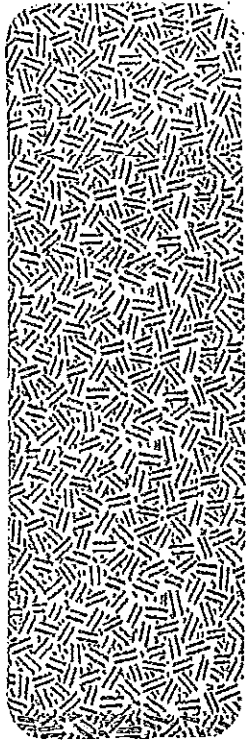
IMPORTANT:

- Include this cover sheet with your fax.
- Write your full name and account number on all pages you send us.
- Send us all of your documents at the same time.

This fax contains confidential information intended only for the use of the addressee(s) named above. If you are not the intended recipient of this fax, or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this fax is strictly prohibited.



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